



State Senator Jackie Speier

District Update



8th Senate District

November
2005

Welcome! This newsletter includes news about what I am doing in Sacramento and in my district, which includes parts of San Francisco and San Mateo counties.

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UPCOMING DISTRICT EVENTS

**From the Office of Senator Jackie Speier
All Events Are Free to the Public**

Nov. 12 – Disaster Preparedness Day, San Mateo County Expo Center, 2495 S. Delaware St., 10 am – 2 pm. Presented in partnership with San Mateo County Board of Supervisors, Sheriff Don Horsley, San Mateo County Office of Emergency Services and other public officials. Call (650) 340 8840 for information.

Nov. 14 – Medicare Part D Prescription Drug Plans, Visitacion Valley Community Center, 66 Raymond Ave, San Francisco, 10:45 am - 12:15 pm. Presenters from San Francisco HICAP, California Advocates for Nursing Home Reform and Family Caregiver Alliance. Call (415) 557 7857 for information.



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MAKING SENSE OF MEDICARE'S NEW PART D PRESCRIPTION DRUG PLANS

The federal government is launching a new Medicare prescription drug benefit program

health care coverage, and long-term care insurance.

called "[Medicare Part D](#)." For the first time in the history of Medicare, the new program will cover the cost of seniors' prescription drugs. Enrollment will begin on November 15th.

Many seniors can benefit from the new program, but others may not. Choosing among the dozens of benefit plans that will be offered in California will create confusion and challenges for many people. Senator Jackie Speier said "This new benefit holds tremendous promise for seniors in California, but every consumer's situation is unique. I urge all Medicare beneficiaries to carefully weigh their options and seek expert advice before purchasing a new Part D drug plan."

Take time to learn about your choices and consider your options.

[HICAP, Health Information and Counseling Assistance Program](#) is a free, unbiased resource that can help you decide what is best for you. HICAP helps people make choices based on their individual needs for Medicare, related

Medicare Prescription Drug Resources

Medicare can help you pick a plan: www.medicare.gov or 1-800-633-4227.

HICAP offers free help in San Mateo County at (650) 627-9350, in San Francisco at (415) 538-3333 or for state-wide information, call 1-800-434-0222 or go to <http://www.calmedicare.org/counseling/index.html>.

AARP has fact sheets and information at www.aarp.org or 1- 888-687-2277.

National Council on Aging has an online tool at www.benefitscheckuprx.org to help select prescription drug programs from among Medicare, [Medicare-approved drug discount cards](#), various pharmaceutical companies patient assistance programs, Veteran's Affairs, Supplemental Security Income and other federal and state programs.

For information about Medicare-approved prescription drug discount cards go to www.medicarerights.org/maincontentrxcards_handout.html.

Senator Speier's Senior Speaker Series (see page 4) has more information about the new Medicare drug plans.

Here is more information about the new Part D prescription drug plans:

- All [Medicare](#) beneficiaries are eligible for Part D plans.
- People with Medicare, people with both Medicare AND Medi-Cal, and people with low incomes NOT on Medi-Cal are all impacted differently by the new Part D plans.
- In California, there will be more than 45 different "stand-alone plans" offered by nearly 20 private companies for persons who do not have existing prescription drug coverage. Ten of these are national plans in case you relocate or travel out of your home state. The plans will be offered by private companies, but **NOT ALL PLANS ARE THE SAME**: They may offer different drugs, different benefits, and some pharmacies may not accept some plans.

- People who have BOTH Medicare and Medi-Cal will automatically be enrolled in one of eight randomly selected Part D plans beginning October 15, 2005. For these enrollees, Medicare Part D will replace their

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Medi-Cal coverage beginning January 2, 2006.

1% per month for every month of delay after that time *if they sign up in the future.*

Persons with incomes below \$19,245 for a couple or \$14,355 if single can apply for a "subsidy" to cover premiums, co-payments and deductibles. They must apply for the subsidy through Social Security *FIRST*, then choose a Part D plan and sign up.

- People already on Medicare may enroll from November 15, 2005 to May 16, 2006.
- Once enrolled, most people may change plans only once a year, during the open enrollment period: November 15 to December 31. However, people covered through Medi-Cal can change their plan as often as they want.
- People who belong to an HMO for Medicare will need to get Part D coverage from their HMO and should contact the HMO for information.

COSTS

Monthly Part D plan premiums range from \$5.31 to \$66.06. "Basic" benefits of Part D plans require: a monthly premium; a \$250 deductible; and a 25% co-payment up to \$500. Above \$500 in costs, there is no coverage until costs exceed \$5,100. Above \$5,100, coverage is unlimited, but requires a 5% co-payment. Some Part D plans require a "deductible" - others do not. So, compare the cost of a premium and if you will have to pay a \$250 deductible. Persons age 65 or older now who do not sign up by May 15, 2006 will pay a "lifetime" premium penalty of

PRIVATE COMPANIES WITH "STAND ALONE" PRESCRIPTION DRUG PLANS IN CALIFORNIA

AETNA Life Insurance
Anthem Insurance
Blue Shield/CA Physicians' Service
Connecticut General Life Insurance
First Health and Life Insurance
Health Net Life Insurance
Humana Insurance
Marquette National Life Insurance/
Pennsylvania Life Insurance
MEDCO Containment Life Insurance
Memberhealth, Inc.
PacifiCare Life and Health Insurance
RXAmerica, LLC
Sierra Health and Life Insurance
SILVERSCRIPT Insurance
Unicare
United American Insurance
United Healthcare Insurance
Wellcare Health Plans

MEDICARE ADVANTAGE PLANS IN CA

AETNA US Healthcare
AIDS Healthcare Foundation
Blue Cross of California
Blue Shield of CA/CA Physician's Service
California Health Plan
Central Health Plan of California
Chinese Community Health Plan
Health Net
Honored Citizens Choice Health Plan
Inter Valley Health Plan
Kaiser Foundation Health Plan
Molina Healthcare of California
Orange County Health Authority
PacifiCare
San Mateo Health Commission
UHP Healthcare
Universal Care
Western Health Advantage

COVERAGE

Check if your medications are covered by a Part D drug plan, and if a plan is accepted at your drugstore before you sign up. Prescription drugs that you are taking may be covered under some Part D plans and not under others. Consult the plan's "formulary" of approved drugs or seek help from your pharmacist before signing up to be sure your medications are covered (go to www.medicare.gov on the internet, or call 1-800-Medicare for this information).

IMPORTANT NOTE: Under Medicare, you cannot have more than one prescription drug plan. If you have existing coverage through an HMO or a retirement benefit program and also sign up for a Part D plan, you will be dropped from your existing drug coverage. You should have received a letter from your health plan in September telling you if you need Part D or not. If you have any doubt, contact your existing health plan *BEFORE* you sign up for a Part D plan.

Senator Speier's Events for Senior Citizens

As most of you know, I have been a longtime champion for senior citizens through my work in the Legislature. I am happy to let you know about our Senior Speaker Series and annual "Seniors on the Move Conference".

"Seniors on the Move" Conference

On November 2nd, I am proud to have hosted the 18th Annual "Seniors on the Move" conference, a day-long conference for and about senior citizens, at the South San Francisco Conference Center, 9:00 AM until 3:00 PM. This year's theme was "Living a Well Rounded Life." Emphasis was on learning to access resources that enhance and improve the lives of seniors in the Bay Area. The free event was sponsored by several corporations, and organizations.

Special guests included Doug McConnell from *Bay Area Backroads*, Michael Finney from *7 on your Side*, California Highway Patrol Commander Bridget Lott, and others who shared their ideas about staying healthy through the aging process and other tips.

I have sponsored this conference for 17 years, and founded the event to help seniors share ideas and learn about opportunities for them to have independence, dignity and choice in their daily lives. Each year has been more successful than the last, thanks in large part to a committee of senior volunteers. Last year, over 800 seniors, ranging in age from 60 to over 99 years of age from San Francisco and San Mateo Counties attended.

Senior Speaker Series

For the last several months, I have sponsored a series of workshops for senior citizens about quality-of-life topics, including planning for long-term health care, the importance of having an advanced health-care directive, and the new Medicare Part D prescription drug benefits.

Our next event will be **November 14, 10:45 am - 12:15 pm**. The topic will be Medicare Part D Prescription Drug Plans. It will be at Visitacion Valley Community Center, 66 Raymond Ave, San Francisco. Presenters will include representative from San Francisco HICAP, California Advocates for Nursing Home Reform and Family Caregiver Alliance. Call (415) 557 7857 for information.

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Many of my constituents have told me that the community lacks information on these and other critical topics for senior citizens.

In response, I invited representatives from the San Francisco Health Insurance Counseling and Advocacy Program (HICAP), California Advocates for Nursing Home Reform (CANHR) and the Family Caregiver Alliance to offer workshops at senior centers in San Francisco and San Mateo counties.

Representatives from CANHR will discuss how to plan for financial and personal issues related to health-care in California nursing homes.

For more information about the upcoming Senior Speaker Series, please call my office at (415) 557-7857.

Senator Speier with members of the 17th Annual Seniors on the Move Advisory Committee



Senator Speier founded the Seniors on the Move conference to support senior citizens, and inform them and others about issues concerning seniors.

Pictured left to right:

Standing - Glade Beresford, Josh Laney (staff), Roz Enomoto, Betty Carlson, Senator Jackie Speier, Bill Price, Deborah Owdom, Virginia Kroger, and Marilouise Hughes; Seated - Fran Guevarra, Ming-Tak Leong, and Kay Runkle. Not pictured - Harry Farmer, Teresa Hurtado, Larry Goo, and Ruth Welch.

NEW LAWS BY SENATOR JACKIE SPEIER

During the 2004 – 2005 legislative session, which ended September 8, 2005, California State Senators and Assembly Members sent Governor Schwarzenegger 961 bills for signature or veto. The following 13 bills by Senator Jackie Speier were among those signed into law.

Homeowner's Insurance

SB 2 makes permanent an earthquake and catastrophe mediation program that was set to expire and requires insurance companies to pay for up to 24 months of living expenses, up to the limit of a homeowner's insurance policy, after a declared emergency. It limits who may establish a policy limit on a homeowners' policy to specific professions and requires the development of a curriculum that insurance agents and brokers may take to learn how to properly estimate the cost of replacing a home.

Steroid and Dangerous Dietary Supplement Prevention

SB 37 requires high-school coaches to be trained in the dangers of steroids and

performance-enhancing dietary supplements. It prohibits high-school athletes from taking dietary supplements that contain substances banned by the United States Anti-Doping Agency, which sets drug policy for US Olympic athletes, and requires students to sign a pledge not to use the banned supplements or steroids. It also prohibits schools from accepting sponsorships from manufacturers of the banned supplements and prohibits marketing these products on school campuses or at school-related events.

Health Insurance Provider Complaints

SB 367 gives health care providers rights under the Department of Insurance (DOI) to file complaints about health insurance companies, similar to their rights under the

Department of Managed Health Care. It also requires health insurers to have a dispute resolution process for providers and requires the DOI to help ensure access to its complaint process, respond to complaints in a timely manner and provide an explanation of the department's decision about a complaint to the affected provider and patient.

Medicare Coverage

SB 375 makes it easier for seniors and disabled individuals to buy supplemental health insurance to cover medical costs not covered by Medicare, such as copayments for office visits and longer hospital stays. Specifically, it increases the number of "open enrollment" periods that allow seniors and disabled individuals to apply for a "Medigap" supplemental insurance without being subjected to medical underwriting, which typically disqualifies applicants from coverage.

Prison Inmate Assessment and Treatment Plans

SB 618 authorizes the Department of Corrections and Rehabilitation to contract with up to three counties to provide inmate assessment and treatment plans for convicted felons who will be transferred to state prison for incarceration.

Electronic Monitoring of Persons on Parole or Probation

SB 619 authorizes state parole and local probation offices to utilize continuous electronic monitoring devices based upon global positioning system (GPS) technology to track the whereabouts of persons released from prison and on parole or probation.

Review of Union Contracts

SB 621 increases scrutiny of employment contracts between the state and public employee unions by not allowing the

Legislature to vote on a labor contract until the state's Legislative Analyst reviews the contract, or has 10 days to review the contract. More than 40 percent of current contracts were voted on by the Legislature within 24 hours after they were provided to the Legislature.

Health Insurance Consumer and Provider Rights

SB 634 requires health insurance companies to tell consumers about their potential out-of-pocket costs for obtaining services from providers outside of an insurer's provider network. It also requires insurance companies to inform health care providers about specified reimbursement terms before their contract is signed and requires insurance companies to respond to specific provider requests within certain deadlines. It gives providers and consumers rights under the Department of Insurance, similar to those they already have under the Department of Managed Health Care.

Organ Donor Registry

SB 689 will link California drivers' license applications with www.donateLIFEcalifornia.org, an online organ and tissue donor registry, so that Californians who apply for a driver's license will be able to register as an organ donor on the same application form. This will electronically send contact information of those who sign up directly to the registry.

Drug Discount Program

SB 708 requires the state Department of Health Services (DHS) to develop a standard contract for agreements between DHS and not-for-profit hospitals that elect to participate in the federal drug discount program called Section 340B. The contract would require hospitals to provide charity care on a continuing basis.

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Seafood Safety

SB 730 prohibits use of an "organic" label on all seafood and fish products until federal government standards defining the term are set.

Dog Spay/Neuter and Breeding

SB 861 allows counties and cities to establish spay/neuter and breeder regulations for specific breeds of dogs.

Travel Destinations and Life Insurance

SB 1105 prohibits discrimination in the issuance of life insurance based upon a person's lawful travel destination, as specified.



The 8th Senate District includes the cities of San Francisco, Brisbane, Daly City, Colma, South San Francisco, San Bruno, Pacifica, Millbrae, Burlingame, Hillsborough, San Mateo, Foster City, Belmont, Woodside, Portola Valley, Half Moon Bay, the communities of Broadmoor, Montara, Moss Beach, and the Farallon Islands.

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